

ask



SHIP

Q: I just received a letter stating that my Medicare Advantage Plan will no longer be offered next year. What should I do?

You have a couple of options for new coverage to choose from before your Medicare Advantage Plan ends.

You can choose to change to Original Medicare. If you have not enrolled in a Medicare Advantage Plan by December 31, 2015, you will be automatically enrolled in Original Medicare as of January 1, 2016. Or, you may call 800-MEDICARE to disenroll from your Medicare Advantage Plan and automatically enroll in Original Medicare.

If you choose to change to Original Medicare, be sure to consider whether you will need a Medicare Prescription Drug Plan to help cover your prescription drug costs. You will have until February 28, 2016 to enroll in a Part D plan, but will want to enroll in a plan by December 31, 2015 for your coverage to begin on January 1, 2016.

You may also choose to enroll in a new Medicare Advantage Plan any time from October 15, 2015 to February 28, 2016.

If you enroll in a new plan before December 31, 2015, your new coverage will begin January 1, 2016. If you enroll in a new plan after December 31, 2015, your new plan will begin the first of the month after you enroll.

So, to avoid a lapse in coverage, you would need to enroll in a new plan before December 31, 2015.

From November 2, 2015 to March 4, 2016, you may sign up for a Medigap Plan if you have chosen to have Original Medicare. Medigap plans help pay for gaps in Original Medicare coverage.

Because your Medicare Advantage Plan is ending, you will have a Guaranteed Issue Right for a Medigap plan. This means an insurance company:

- Must sell you a Medigap policy
- Must cover all your pre-existing health conditions

- Can't charge you more for a Medigap policy because of past or present health problems.

To avoid any lapse in coverage, you should sign up for a Medigap plan by December 31, 2015 for your coverage to begin January 1, 2016.

After February 28, 2016, you will not be able change, join, or drop a Medicare drug plan. In most cases, you will need to wait until Annual Open Enrollment (October 15 through December 7) to make any changes to your Medicare drug coverage for the next year.

If you or someone you know needs help understanding Original Medicare, Medicare Advantage Plans, Medigap Plans, or any other Medicare related question, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.